What is Claimed is:

1. A method of facilitating a transaction with between a customer and a
merchant, comprising:

arranging for a benefit to be applied to the transaction in exchange for a future
performance of a task by the customer, the task being associated with a party other than
the merchant;

arranging for the customer to provide a security deposit; and

arranging for the security deposit to be returned to the customer based on the
performance of the task.

2. The method of claim 1, wherein the transaction comprises a purchase by the
customer of at least one of: (i) an item; (ii) a product; and (iii) a service.

3. The method of claim 1, wherein the transaction comprises a sale by the
customer of at least one of: (i) an item; (ii) a product; and (iii) a service.

4. The method of claim 1, wherein the benefit comprises at least one of: (i) a
reduction in an amount of payment provided by the customer; (ii) a supplemental item
received by the customer, (iii) a substitute item received by the customer, (iv) an
amount of payment received by the customer, (v) a payment of an alternate currency to
the customer, (vi) an improved transaction term, (vii) an improved warranty term, and
(viii) an improved interest rate term.

5. The method of claim 1, wherein said arranging for the benefit to be applied
to the transaction comprises:

transmitting to the customer an offer to apply the benefit to the transaction in
exchange for the future performance of the task by the customer; and

receiving from the customer a response to the offer.

1   6. The method of claim 5, wherein said transmitting is performed in response to
2   receiving an indication that the customer is interested in purchasing an item.

1   7. The method of claim 1, wherein the security deposit comprises a payment by
2   the customer.

1   8. The method of claim 1, wherein the security deposit comprises an item
2   owned by the customer.

1   9. The method of claim 1, wherein the security deposit comprises a reduction of
2   an amount of credit available to the customer.

1   10. The method of claim 1, wherein the security deposit comprises a payment
2   of an alternate currency by the customer.

1   11. The method of claim 1, wherein the security deposit comprises an interest a
2   customer has in an item.

1   12. The method of claim 1, wherein the security deposit comprises a right the
2   customer has to receive a payment.

1   13. The method of claim 1, wherein said arranging for the customer to provide
2   the security deposit further comprises:
3   receiving a payment identifier from the customer; and
4   arranging for the customer to provide payment of the security deposit using the
5   payment identifier.

1   14. The method of claim 13, wherein the payment identifier comprises at least
2   one of: (i) a credit card number, (ii) a debit card number, (iii) a bank account number,
3   and (iv) electronic payment protocol information.

1   15. The method of claim 1, wherein said arranging for the customer to provide

2   the security deposit further comprises:

3   determining an amount associated with the security deposit.

1   16. The method of claim 15, wherein said determining is based on information

2   associated with the transaction.

1   17. The method of claim 15, wherein said determining is based on information

2   associated with the customer.

1   18. The method of claim 17, wherein the information associated with the

2   customer comprises at least one of: (i) demographic information, (ii) psychographic

3   information, (iii) an address, (iv) a credit rating, and (v) a transaction history.

1   19. The method of claim 15, wherein said determining is based on information

2   associated with the task.

1   20. The method of claim 15, wherein said determining is based on information

2   associated with the benefit.

1   21. The method of claim 15, wherein said determining is based on information

2   associated with an item purchased by the customer in the transaction.

1   22. The method of claim 21, wherein the information associated with the item

2   comprises at least one of: (i) an item price, and (ii) an item category.

1   23. The method of claim 15, wherein said determining is based on information

2   associated with the merchant.

1   24. The method of claim 15, wherein said determining is based on at least one

2   of: (i) information associated with a subsidy provider, and (ii) a customer acquisition

3   rate.

1   25. The method of claim 1, wherein said arranging for the security deposit to be

2   returned to the customer comprises:

3   providing a payment to the customer.

1   26. The method of claim 1, wherein said arranging for the security deposit to be

2   returned to the customer comprises:

3   arranging for a subsidy provider to provide a payment to the customer.

1   27. The method of claim 1, wherein said arranging for the security deposit to be

2   returned to the customer comprises:

3   transmitting information associated with the transaction to at least one of: (i) the

4   customer, and (ii) a subsidy provider.

1   28. The method of claim 1, wherein said arranging for the security deposit to be

2   returned to the customer further comprises:

3   receiving information associated with the performance of the task from at least

4   one of: (i) the customer, and (ii) a subsidy provider.

1   29. The method of claim 28, further comprising:

2   verifying the received information associated with the performance of the task.

1   30. The method of claim 28, wherein the information associated with the

2   performance of the task comprises a hash value.

1   31. The method of claim 28, wherein said receiving comprises:

2   receiving the information associated with the performance of the task from a

3   customer device.

1   32. The method of claim 28, wherein said receiving comprises:

2   receiving the information associated with the performance of the task from the

3   customer in a human-recognizable format.

1   33. An apparatus for facilitating a transaction between a customer and a

2   merchant, comprising:

3   a processor; and

4   a storage device coupled to said processor and storing instructions adapted to be

5   executed by said processor to:

6   arrange for a benefit to be applied to the transaction in exchange for a

7   future performance of a task by the customer, the task being associated with a

8   party other than the merchant;

9   arrange for the customer to provide a security deposit; and

10   arrange the security deposit to be returned to the customer based on the

11   performance of the task.

1   34. The apparatus of claim 33, further comprising:

2   a communication device coupled to said processor and adapted to communicate

3   with at least one of: (i) a customer device, (ii) a controller, (iii) a merchant device, (iv) a

4   subsidy provider device, (v) a benefit provider device, (vi) an escrow service device,

5   and (vii) a payment device.

1   35. The apparatus of claim 33, wherein said storage device further stores at

2   least one of: (i) a customer database, (ii) a task database, (iii) a rebate certificate

3   database, and (iv) a rebate code database.

1   36. A medium storing instructions adapted to be executed by a processor to

2   perform a method for facilitating a transaction between a customer and a merchant, said

3   method comprising:

4   arranging for a benefit to be applied to the transaction in exchange for a future

5   performance of a task by the customer, the task being associated with a party other than

6   the merchant;

7   arranging for the customer to provide a security deposit; and

8   arranging for the security deposit to be returned to the customer based on the

9   performance of the task.

1   37. A computer-implemented method of facilitating a transaction, comprising:

2   receiving an indication a customer is interested in purchasing an item from a

3   merchant;

4   based on the received indication, transmitting to the customer an offer to apply a

5   benefit, provided by a subsidy provider, to the transaction in exchange for a future

6   performance of a task by the customer;

7   receiving a payment identifier from the customer;

8   arranging for the customer to provide payment of a security deposit using the

9   payment identifier;

10   verifying the performance of the task by the customer; and

11   arranging for the security deposit to be returned to the customer based on the

12   performance of the task.